

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

VERONICA UPSHIRE

Debtor(s)

Case No. 09-41977

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/05/2009.
- 2) The plan was confirmed on 01/04/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/04/2010, 07/19/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/02/2013.
- 6) Number of months from filing to last payment: 41.
- 7) Number of months case was pending: 46.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,280.00.
- 10) Amount of unsecured claims discharged without payment: \$17,752.56.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$23,531.00
Less amount refunded to debtor	\$981.00

NET RECEIPTS: \$22,550.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,050.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,196.37
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,246.37

Attorney fees paid and disclosed by debtor: \$450.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVOCATE MEDICAL GROUP	Unsecured	500.00	NA	NA	0.00	0.00
ADVOCATE SOUTH SUBURBAN HOS	Unsecured	100.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	500.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	6,675.00	7,950.00	6,675.00	6,675.00	483.55
CAPITAL ONE AUTO FINANCE	Unsecured	6,125.00	4,709.98	5,984.98	1,695.97	0.00
CAPITAL ONE AUTO FINANCE	Secured	NA	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	600.00	718.00	718.00	203.52	0.00
CHICAGO MUNICIPAL EMPLOYEES C	Secured	0.00	2,961.00	2,961.00	2,961.00	141.26
CITIFINANCIAL	Unsecured	7,200.00	4,782.39	4,782.39	1,355.20	0.00
CITY OF CHICAGO CREDIT UNION	Unsecured	3,000.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	900.00	NA	NA	0.00	0.00
DELL FINANCIAL	Secured	500.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES LLC	Unsecured	500.00	1,142.98	1,142.98	323.89	0.00
DEPT STORES NATIONAL BK/MACY'S	Unsecured	200.00	268.04	268.04	75.98	0.00
EAST BAY FUNDING	Unsecured	500.00	624.82	624.82	177.11	0.00
JPMORGAN CHASE BANK	Secured	130,600.00	129,990.40	NA	0.00	0.00
JPMORGAN CHASE BANK	Secured	NA	2,791.09	3,091.09	3,091.09	0.00
LVNV FUNDING	Unsecured	NA	969.10	969.10	274.29	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	500.00	606.38	606.38	171.88	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	326.93	326.93	92.67	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	400.00	636.39	636.39	180.38	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	550.00	911.40	911.40	258.34	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	450.00	502.88	502.88	142.50	0.00
TCF BANK	Unsecured	80.00	NA	NA	0.00	0.00
THE CHILDRENS PLACE	Unsecured	150.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,091.09	\$3,091.09	\$0.00
Debt Secured by Vehicle	\$6,675.00	\$6,675.00	\$483.55
All Other Secured	\$2,961.00	\$2,961.00	\$141.26
TOTAL SECURED:	\$12,727.09	\$12,727.09	\$624.81
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$17,474.29	\$4,951.73	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,246.37</u>	
Disbursements to Creditors	<u>\$18,303.63</u>	
TOTAL DISBURSEMENTS :		<u>\$22,550.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/29/2013

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.